**Capacity Assessment Tool**

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| **Section A: To mathematical capability.** | | |
| Level 1 | Has no numeracy skill and cannot count |  |
| Level 2 | Has some numeracy skill but no understanding of the concept of money, e.g. does not recognise the different values of coins and notes. |  |
| Level 3 | Can count money in coins and notes up to the value of around £10.00 |  |
| Level 4 | Performs basic additions and subtractions using coins and notes. |  |
| Level 5 | Ca perform all calculations necessary for dealing with own finances and can perform them in practical situations, e.g. whilst out shopping. |  |

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| **Section B: To assess understanding of value of money** | | |
| Level 1 | Has no awareness of the value of money, e.g. does not understand that it is use to buy things. |  |
| Level 2 | Understands that money may be used to but things but has no understanding of how much money is worth in terms of purchasing individual goods/service, etc. |  |
| Level 3 | Can relate the cost of goods/services to the amount the needs to be paid in money. |  |
| Level 4 | Can tell the difference between expensive and inexpensive goods when out shopping. |  |
| Level 5 | Fully understands the importance and value of money |  |

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| **Section C: To assess financial vulnerability in terms of theft and / or deceptions** | | |
| Level 1 | Would not understand or would not be able to communicate if financial abuse is taking place. |  |
| Level 2 | Would be easily manipulated or ‘conned’ into parting with money. |  |
| Level 3 | Understands that other people may want to take their money away from them and so shows some evidence of protecting their money. |  |
| Level 4 | Takes steps towards protecting their money and would know and be able to communicate if they had been the target for financial abuse. |  |
| Level 5 | Protects their finances from abuse. |  |
| **Section D: To assess understanding of ‘abstract’ money issues, e.g. bank accounts/benefit books/cheque books, etc.** | | |
| Level 1 | Has no concept that items such as benefit book/cheques, etc. May have financial value. Has no concept of debt. |  |
| Level 2 | Has basic knowledge for ‘abstract’ monies, e.g. knows that their money may be kept in a bank account or post office but is unaware of the basic systems used to withdraw/put in cash and has not awareness of personal funds/benefit amounts due to or owed by them. |  |
| Level 3 | Understands the systems used for accounts/post office withdrawals, etc. and car relate bank statements/benefit books, etc. to their ‘real money’ value, but would not recognise discrepancies forms/system/procedures and understand the consequences of debt. Would recognise and be able to communicate some discrepancies within the abstract money systems relevant to them. |  |
| Level 4 | Has good knowledge of abstract money systems/procedures and understands the consequences of debt. Would recognise and be able to communicate some discrepancies within the abstract money systems relevant to them. |  |
| Level 5 | Has full understanding of the banking systems, benefits, consequences of debt, loans, overdrafts, etc. Would recognise discrepancies in these systems and would be able to communicate this information to the relevant parties. |  |

**Recording**:

For each section give the person a score of 1 – 5 depending on which leave you think best describes their ability, e.g. for Level 1 award 1 point.

A score of less than 12-14 (out of a maximum of 20 words) would indicate an individual needs significant help with their finances and therefore is likely to need an appointee.

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| **Section** | **A** | **B** | **C** | **D** | **Total Score** |
| **Level achieved** |  |  |  |  |  |

**Summary of assessment:**

1. Mr X is able to count money up to the value of £10. When Mr X was seen on (Date) he was able to do basic additions and subtractions up to the value of £10 e.g. £10 - £3.50 however on a later he was not able to do so, and on three separate similar questions the answer he gave was wrong by £1. When asked to do a slightly more challenging sum (£10 - £7.38), Mr X simply changed the subject and stated that he had no interest in the matter.
2. Mr X was unable to give a value to the cost of any item or give an example of something that may be inexpensive or of value. Mr X will use confabulation when it appears that he does not know an answer by stating that he is not interested and has no need to buy anything. Mr X does know that money is needed to buy things and also has a good understanding of where his money is and how he needs to access it should he need to.
3. Mr X expressed clearly that to keep his money safe he would hide it or keep his money with him. He also showed an understanding in how he wished to spend his money. When asked how he would go about paying for bill, he again used confabulation stating that he wouldn’t buy anything and would therefore not owe anything although did show an understanding of what he would pay. Mr X also didn’t have any concept or understanding that someone else could take his money if they had his pin number/card or cheque book which would make him particularly vulnerable, although in my opinion he could not be easily manipulated or ‘conned’ into parting with his money.
4. Mr X has not had responsibility of his money for some time and as such does not currently have any idea as to how much money that he has in his bank account. He is able to express an understanding of how a bank works in regards to inputting and taking out money. Mr X does understand that he can also use his cheque book to pay for things.

1. Conclusion:

Mr X is able to understand what money is and how you use it. He also demonstrates a clear understanding of where his money is and how he accesses it. He does however struggle with basic addition and subtractions or with the concept that someone could take his money if they had hold of his cards and pin numbers which would make him very vulnerable although in my view Mr X would not be easily manipulated or ‘conned’ into parting with his money.

For the reasons highlighted above and that Mr X has received a total score of 11 out of 20 in using this tool, this indicates that he would need significant help with his finances and therefore is likely to need an appointee**.**